

# seterus™

**Physical Address**  
14523 SW Millikan Way, Suite 200; Beaverton, OR 97005

**Business Hours (Pacific Time)**  
Mon-Thu 5:00am to 9:00pm; Fri 5:00am to 6:00pm  
Sat 5:00am to 9:00am; Sun 5:00am to 9:00pm

April 20, 2015

**Payments**  
PO Box 7162; Pasadena, CA 91109-7162

**Correspondence**  
PO Box 2008; Grand Rapids, MI 49501-2008

**Phone**  
866.570.5277

**Fax**  
866.578.5277

**Website**  
www.seterus.com

L027B

WINDHAUSER, SANDRA  
1453 CHURCH RD  
HAMLIN, NY 14464

RE: Loan No.: [REDACTED]

Seterus, Inc. is the servicer and debt collector of the above-referenced loan on behalf of Fannie Mae, your creditor. Going forward, we will be working with you on behalf of your creditor.

According to our records, including information that we have received from your prior servicer, the amount of your debt as of the date of this notice is provided below. It is not a pay-off statement. A pay-off amount might include a prepayment charge, additional third-party costs that have not yet been paid by your prior servicer, and future costs that may be necessary. If you would like a pay-off quote, please call our office for up to date information.

Total Debt: \$155,635.78

**Summary of Total Debt Composition:**

**Loan Balance, Interest, & Escrow**

**Funds Held**

Current Principal Balance:	\$84,819.68	Less Suspense Balance:	\$ .00
Unpaid Interest:	\$30,852.22	Less Buy-Down Funds:	\$ .00
Escrow Overdraft:	\$26,945.98	Less Pending Expense Credit:	\$ .00
Interest Arrearage:	\$ .00		
Escrow Arrearage:	\$ .00		

**Advances on Borrower Behalf**

**Servicer Charges**

Bankruptcy	\$ .00	Late Charges	\$11.47
Foreclosure	\$3,643.00	Returned Check Charges	\$ .00
Legal/Attorney	\$ .00	Other	\$ .00
Property Inspections	\$6,265.40		
Property Preservation	\$2,823.03		
Short Payment	\$ .00		
Taxes and Insurance	\$ .00		
Title	\$275.00		
Valuations	\$ .00		
Other	\$ .00		

**Total Amount of Your Debt:** \$155,635.78  
(Continued)

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. **COLORADO:** FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [WWW.COLORADOATTORNEYGENERAL.GOV/CA](http://WWW.COLORADOATTORNEYGENERAL.GOV/CA). Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 302, Lakewood, CO 80228. The office's phone number is 888.738.5576. **NEW YORK CITY:** 1331537, 1340663, 1340148. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.

WINDHAUSER, SANDRA

Loan No.: [REDACTED]

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April 20, 2015

Pursuant to the Federal Fair Debt Collections Practices Act, if you do not notify us within 30 days after receiving this notice that you dispute the validity of this debt, or any portion thereof, the debt will be assumed to be valid by the debt collector. If you notify us in writing within 30 days that the debt or any portion thereof is disputed, or if you request the name and address of the original creditor, we will obtain verification of the debt or judgment against you and mail a copy to you and provide you with the name and address of the original creditor.

The law does not require us to wait until the end of the 30-day period before attempting to collect this debt. If, however, you request proof of the debt or the name and address of the original creditor within the 30-day period that begins with your receipt of this letter, the law requires us to suspend our efforts (through litigation or otherwise) to collect the debt until we mail the requested information to you. In addition, we will suspend our efforts (other than sending you reminder notices) until the expiration of your grace period for the current payment due if all other payments have been made on your loan.

If you have questions, please contact us toll-free at 866.570.5277, Mon-Thu 5:00am to 9:00pm; Fri 5:00am to 6:00pm; Sat 5:00am to 9:00am; Sun 5:00am to 9:00pm (Pacific Time), or in writing at PO Box 2008, Grand Rapids, MI 49501-2008.

Sincerely,

Seterus, Inc.

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